

<b>Information to identify the case:</b>		
Debtor 1	First Name: <u>Norman Scott Field</u> Middle Name: _____ Last Name: _____	Social Security number or ITIN: <u>xxx-xx-4885</u> EIN: <u>-----</u>
Debtor 2 (Spouse, if filing)	First Name: <u>Michele Marie Field</u> Middle Name: _____ Last Name: _____	Social Security number or ITIN: <u>xxx-xx-7654</u> EIN: <u>-----</u>
United States Bankruptcy Court: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>		
Case number: <u>17-10398-TPA</u>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Norman Scott Field

Michele Marie Field

8/26/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Norman Scott Field  
Michele Marie Field  
Debtors

Case No. 17-10398-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Aug 26, 2022

User: auto  
Form ID: 3180W

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Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Norman Scott Field, Michele Marie Field, 2027 E. Gore Road, Erie, PA 16510-3893 Associated Clinical Lab, P.O. Box 64845, Baltimore, MD 21264-4845
14406322	+ Atlantic Credit Finance, Inc., c/o Patenaude & Felix A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
14406324	+ Carol Field, 15 Towne Street, North East, PA 16428-1313
14406347	+ CitiBank, N.A./Gordons, c/o Portfolio Recovery Associates LLC, P.O. Box 12914, Norfolk, VA 23541-0914
14406334	+ Commercial Acceptance Co., 2 West Main Street, Shermanstown, PA 17011-6326
14406337	+ Craig A. Markham, Esquire, Elderkin Law Firm, 150 East Eighth Street, Erie, PA 16501-1269
14406339	+ David J. Apotheker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14406341	+ Dr. Rai, 2620 Sigsbee Street, Erie, PA 16508-1721
14406343	+ Dr. Steeler, 1645 West Eighth Street, Erie, PA 16505-5007
14406344	+ Erie Spine and Pain Management, 2620 Sigsbee Street, Erie, PA 16508-1721
14406346	+ Greg L. Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701
14406350	+ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164
14406352	+ Kathy Painter, 2153 Claremont Avenue, Pittsburgh, PA 15241-3241
14406353	+ Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473
14406356	+ M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
14406358	+ Michael J. Graml, Esquire, 714 Sassafras Street, Erie, PA 16501-1010
14406360	+ Mike Field, 2027 E. Gore Road, Erie, PA 16510-3893
14406361	+ Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14406362	+ PATENAUDA AND FELIX APC, 501 CORPORATE DR, SOUTHPOINTE CENTER SUITE 205, CANONSBURG PA 15317-8584 address filed with court:, Greg Morris, Esquire, 213 East Main Street, Carnegie, PA 15106
14406364	+ Penelec, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
14684782	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd, Bldg #1, Ste 1-511, Holmdel, NJ 07733-1976
14406365	+ PennCredit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14406342	+ Plaza Dental, 702 West 34th Street, Erie, PA 16508-2692
14406369	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14406376	+ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 15012, Chandler, AZ 85244-5012
14406377	+ UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001
14683816	UPMC Hamot, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 28

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA

District/off: 0315-1

User: auto

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			17128-0946
smg	EDI: PENNDEPTREV	Aug 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Aug 26 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Bank serviced by Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
14406323	+ EDI: CINGMIDLAND.COM	Aug 27 2022 03:58:00	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
14406321	+ EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Bank, P.O. Box 380901, Bloomington, MN 55438-0901
14409312	EDI: GMACFS.COM	Aug 27 2022 03:58:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14406335	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2022 23:56:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3019
14407875	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2022 23:56:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14406367	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2022 23:56:00	RBS Citizens N.A., 1000 Lafayette Blvd., Bridgeport, CT 06604
14406325	+ Email/Text: bankruptcy@cavps.com	Aug 26 2022 23:56:00	Calvary SPV I, LLC, Assignee of CitiBank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14406326	Email/Text: cms-bk@cms-collect.com	Aug 26 2022 23:56:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14406327	Email/Text: cms-bk@cms-collect.com	Aug 26 2022 23:56:00	Capital Management Services LP, P.O. Box 120, Buffalo, NY 14220-0120
14406329	EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14406330	+ EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One Bank (USA), N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
14406328	+ EDI: CAPITALONE.COM	Aug 27 2022 03:58:00	Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
14676928	Email/PDF: bncnotices@becket-lee.com	Aug 27 2022 00:00:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14406331	+ Email/Text: bankruptcy@cavps.com	Aug 26 2022 23:56:00	Calvary SPV I, as Assignee of CitiBank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14406332	+ Email/Text: bankruptcy@cavps.com	Aug 26 2022 23:56:00	Calvary SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14406336	EDI: CAPIO.COM	Aug 27 2022 03:58:00	Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410
14406338	+ EDI: CONVERGENT.COM	Aug 27 2022 03:58:00	Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14406340	Email/PDF: creditonebknotifications@resurgent.com	Aug 27 2022 00:00:32	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14406345	Email/Text: kthomas@eriefcu.org	Aug 26 2022 23:56:00	Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1898
14406348	EDI: AMINFOFP.COM	Aug 27 2022 03:58:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145

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14406352	EDI: LCIICSYSTEM	Aug 27 2022 03:58:00	I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164
14406333	EDI: JPMORGANCHASE	Aug 27 2022 03:58:00	Chase Bank USA NA, Card Services, P.O. Box 15298, Wilmington, DE 19850
14406354	Email/Text: PBNCNotifications@perituservices.com	Aug 26 2022 23:56:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14406355	+ Email/Text: PBNCNotifications@perituservices.com	Aug 26 2022 23:56:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
14654809	Email/PDF: resurgentbknotifications@resurgent.com	Aug 27 2022 00:00:45	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14406357	Email/Text: camanagement@mtb.com	Aug 26 2022 23:56:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14521255	Email/Text: camanagement@mtb.com	Aug 26 2022 23:56:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14649526	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2022 00:00:30	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14406359	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2022 00:00:35	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14684763	EDI: PRA.COM	Aug 27 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14407202	+ EDI: RECOVERYCORP.COM	Aug 27 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14681002	+ EDI: JEFFERSONCAP.COM	Aug 27 2022 03:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14406366	Email/Text: clientrelations@optiosolutions.com	Aug 26 2022 23:56:00	Qualia Collection Services, P.O. Box 4699, Petaluma, CA 94955
14648200	EDI: Q3G.COM	Aug 27 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14406368	Email/Text: bk@revenuegroup.com	Aug 26 2022 23:57:00	Revenue Group, 4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109
14406372	Email/Text: amieg@stcol.com	Aug 26 2022 23:56:00	State Collection Service, Inc., 2509 S. Soughton Road, Madison, WI 53716
14406371	Email/Text: amieg@stcol.com	Aug 26 2022 23:56:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
14406373	EDI: RMSC.COM	Aug 27 2022 03:58:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
14406374	+ EDI: RMSC.COM	Aug 27 2022 03:58:00	Synchrony Bank/CareCredit, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
14677322	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 26 2022 23:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14644576	+ EDI: AIS.COM	Aug 27 2022 03:58:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14406379	+ EDI: VERIZONCOMB.COM	Aug 27 2022 03:58:00	Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225
14406378	+ EDI: VERIZONCOMB.COM	Aug 27 2022 03:58:00	Verizon, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225

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TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally
cr		M&T BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406349	##+	Global Credit Collection Corp., P.O. Box 2127, Schiller Park, IL 60176-0127
14406363	##	Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
14406375	##+	The Elderkin Law Firm, 150 East Eighth Street, Erie, PA 16501-1271

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com
John F. Kroto	on behalf of Creditor Ally john_kroto@pawb.uscourts.gov knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com
Mark G. Claypool	on behalf of Creditor Ally Bank serviced by Ally Servicing LLC mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Michael S. Jan Janin	on behalf of Joint Debtor Michele Marie Field mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Michael S. Jan Janin	on behalf of Debtor Norman Scott Field mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 7